

Information to identify the case:

Debtor 1	Brian M. Robson	Social Security number or ITIN	xxx-xx-9280
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-10829-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Brian M. Robson

5/5/17

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Brian M. Robson
 Debtor

Case No. 16-10829-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: dkam
 Form ID: 318

Page 1 of 1
 Total Noticed: 9

Date Rcvd: May 05, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 07, 2017.

db +Brian M. Robson, 9104 Storey Rd, North East, PA 16428-5644
 14283505 +PNC Bank, 249 5th Ave Ste 30, Pittsburgh, PA 15222-2707
 14283506 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +E-mail/Text: jmelaragno@iq7technology.com May 06 2017 00:05:17 John C. Melaragno, Trustee,
 502 West 7th Street., Erie, PA 16502-1333

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 06 2017 00:04:57 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14315862 EDI: BECKLEE.COM May 06 2017 00:03:00 American Express Bank FSB, c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 14283502 +EDI: AMEREXPR.COM May 06 2017 00:03:00 Amex, Correspondence, Po Box 981540,
 El Paso, TX 79998-1540
 14283503 +EDI: CHASE.COM May 06 2017 00:08:00 Chase Card Services, Correspondence Dept,
 Po Box 15278, Wilmington, DE 19850-5278
 14283504 +EDI: IIC9.COM May 06 2017 00:08:00 IC Systems, Inc, 444 Highway 96 East,
 St Paul, MN 55127-2557

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 cr PNC BANK, NATIONAL ASSOCIATION
 aty* +John C. Melaragno, Trustee, 502 West 7th Street., Erie, PA 16502-1333
 14283508* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
 14283509* +Chase Card Services, Correspondence Dept, Po Box 15278, Wilmington, DE 19850-5278
 14283510* +IC Systems, Inc, 444 Highway 96 East, St Paul, MN 55127-2557
 14283511* +PNC Bank, 249 5th Ave Ste 30, Pittsburgh, PA 15222-2707
 14283512* +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703

TOTALS: 1, * 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 07, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 5, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
 John C. Melaragno, Trustee on behalf of Trustee John C. Melaragno, Trustee johnm@mplegal.com,
 jmelaragno@IQ7technology.com;katie@mplegal.com;kbernsley@hotmail.com;john.mello21@gmail.com
 John C. Melaragno, Trustee johnm@mplegal.com,
 jmelaragno@IQ7technology.com;katie@mplegal.com;kbernsley@hotmail.com;john.mello21@gmail.com
 Joshua I. Goldman on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
 Matthew John McClelland on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION
 bkgroup@kmlawgroup.com
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
 Rebeka Seelinger on behalf of Debtor Brian M. Robson rebeka@seelingerlaw.com

TOTAL: 7